HERE ARE A SET YES A SER SER

CARLIN & CARLIN TAMES K. CARLIN CHAS. C. CARLIN Publishers and Proprietors

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THE DEMOCRAT will feel obligated to any subscriber who fails to receive his paper regularly and promptly, if complaint be made to this office. Weekly-Price One Dollar per year in advance

FRIDAY, September 25, 1814

STATEMENT

Of the ownership, management, &c., of THE CELINA DEMOCRAT, published weekly at Celina, Ohio, required by the act of August M. 1912. Editor-Chan C. Carlin, Celina, Ohio, Business Manager-James K. Carlin, Celina, O. Publisher-Carlin & Carlin, a partnership. Known bondholders, mortgagees, and other security holders—The Citizens Banking Company, Celina, Ohio. (Signed) JAMES K. CARLIN, Business Manager. Swora to and subscribed before me this 19th daseptember, 1914.

[Seal] Notary Public Mercer County.

DEMOCRATIC TICKET

State

For Governor-For United States Senator— TIMOTHY S. HOGAN, of Wellston leutenant Governor— . A. GREENLUND, of Cleviand

For Secretary of State-J. H. SECREST, of Lima For Treasurer of State-JOHN P. BRENNAN, of Urbana OSEPH McGHEE, of Jackson

For Clerk of Supreme Court-FRANK A. McKEAN, of Cleveland HUGH L. NICHOLS, Batavia For Judges of Supreme Court— J. F. WILKIN, of New Philadelphia PHIL M. CROW, of Kenton

District . For Congress— N. W. CUNNINGHAM, of Bluffton Judge of Court of Appeals-WALTER H. KINDER, of Findley For State Senator --WILLIAM BEHNE, of Bryan

County For Judge of Court of Common Pleas-For Representative— G. J. C. WINTERMUTE For Clerk of Courts-J. B. HASLINGER For Sheriff-WILL PUMPHREY

For Auditor-J. F. STEINBRUNNER HENRY BEHRENS ANDREW BRUNSEWICK BERNARD EVERS For Treasurer—FRANK BENKE

For Recorder - HENRY J. STELZER For Surveyor NOAH L. HINTON For Prosecuting Attorney— B. A. MYERS For Coroner—O. G. AYERS

Democratic County Central Committee

Committee

Blackcreek-J. E. Snyder, Willshire I.
Butler-Chas. Stuckenborg. Coldwater
Burkettsville-Ben Hinders.
Celina-First Ward, J. J. Bedell.
Second Ward, Noah Fry.
Third Ward, Frank V. Short, Chairman
Fourth Ward, Albert Meraman.
Coldwater-F. A. Franks.
Center-G. I. Thomas, Celina 10, Secretary.
Chicksanw-J. P. Hartings.
Dublin-East, S. J. Chivington, Mercer.
North, J. F. Hofks, Rockford.
South, R. F. Lee, Rockford.
Franklin-Irvin Hole, Montesuma.
Gibson-J. E. Hart, Burkettsville.
Granville-G. Luken, St. Henry.
Hopewell-H. F. Lemke, Celina B.
Jefferson-W. L. Trensry, Celina.
Liberty-Chris Linn, Rockford.
Montesuma-H. B. Bennett.
Mendon-W. M. Hays.
Marion-East, Joe Goeke, Maria Stein.
West, Fred Gottemeller, St. Henry.
Rockford-Carl C. Smith.
Ft. Recovery-North, Otto Sommers.
Recovery-Robert Steinbrunner, Ft. RecoveryRec. Henry-J. W. Harrings.

Recovery-Robert Steinbrunner, Ft. Recovery-St. Henry-J. W. Hartings. Umon-G. W. Kinkley, Mendon 3. Washington -- North, Emory Loudenbeck, Celina 2 So., Ben Vonderhaar, Ft. Recovery 2

Executive Committee

J. D. Johnson, Chairman, Celina.
S. J. Vining, Vice Chairman, Celina.
James K. Carlin, Secretary, Celina.
J. L. Morrow, Treasurer, Celina.
Geo, F. Fulskamp, Celina.
P. E. Kenney, Celina.
Geo, M. Betz, Celina.
Albert Mersman, Celina.
D. C. Kinder, Rockford.
Chas Jenkina. Thomas Williams, Neptune. Frank Feltz, Cassella.

Members Board of Elections

CALAMITY JANE WILL PLEASE NOTE

go and do them; so, when it began to listen to his counsel. appear that private capital would not finance American steamship lines to carry American commerce, the President promptly set about buying some.

BACK ON A HIGH PROTECT-IVE TARIEF BASIS.

The war has checked foreign imports. The checking of imports is sending still since, it is well for the voters, and higher the already high cost of living. If anything else than war had interfered in this way with foreign trade, the effect on the cost of living would have been exactly the same. If there had been no war, but if Congress had revised the tariff upward instead of down, imports would have been restricted even as the war has restricted them. So the war, while it lasts, is undoing whatever good work Congress has done with the tariff and is putting us back on a high protective tariff basis. How do you like it

Mr. Protection Advocate? But there is some consolation in the present situation which would be denied us under a protective tariff. The war can only last a comparitively short time -a few weeks or months at most. Then the markets will open automatically without a long wait for Congress to wrangle over the matter. Of course, even then there will not be instantaneous relief. It will take some time to restore the ruined and disordered industries of Europe-the very industries that protectionist politicians have been telling us are inimical to our own. Yet that the American people are dependent for prosperity on these European industries is all too

evident now. It will take even longer to repair the injury caused by killing thousands of lin county is not alone with a memory Europe's effective laborers. These of such experience. Other counties 'pauper' laborers whom our Penroses Smoots, Lodges, and other protectionist legislators have held up as menaces to nerican labor, we now see have in fact, largely helped in the past to make things

easier for American labor. But when it is all over, when peace has been proclaimed once more, when European industries will have been rehabilitated and time will have restored the supply of European laborers, will not the voice of the protectionist be again heard, proclaiming the same old exploded fallacies? Who can say? But if it does, let the sad lesson of this war

be borne in mind. Even by Calamity Jane, of the Mercer County Observer.

CELINA DEMOCRAT SUPPORT FOR

[Springfield (Mass.) Republican.]

With the Congressional elections less than two months distant, one is impressed by the low ebb to which party feeling the spoils of office, and who is imbued among the mass of the people has sunk and by the slight popular interest in the nominations, candidacies and campaigns of the year. The change in the political situation in the past six weeks throughout the country has been so radical as to stagger politicians who had hilariously seen things coming their way.

That the change in the point of view of the nation since August 1 must be of garded as being unworthy of trust advantage to the party in power is generally admitted. Lines of attack on the tionable character, how shall the man administration's record, which had been carefully opened up, are now completely blocked. Certain liabilities of the President are now revealed as assets. A gibe at "watchful waiting" to-day would be more likely to make Democratic votes than Republican or Progressive votes. All criticism of the foreign policy of the administration is suspended. Mr. Roosevelt has publicly announced an abandonment of his assault on the President along that line.

The sufficient answer to criticism of the foreign policy of the United States government is that the United States is at peace with all the world. Americans prefer the answer of the "inexperienced" Bryan to the Japanese ambassador, "There can be no last word between friends," to the experienced Von Bethmann-Hollweg's professional sneer at a 'scrap of paper"

The nation must take pride in the scrupulous observance of the Hay-Pauncefote treaty, in the matter of the canal tolls, now that a great European power has made a mockery of the treaty neutralizing Belgium. One can no longer sneer at "amateur diplomatists," in view of Gerard's splendid service at Berlin and Whitlock's masterly rescue of unfortified Brussels from the German

The administration may go to the country with an extraordinary record of legislative achievement. The new Federal reserve banking system is one of the legislative monuments of a generation. Its importance will grow upon the nation as time passes, particularly in the difficult period in finance which the war has brought on. The country's financial administration is in strong hands. Since the war crisis opened there has been decision and efficiency at Washington. The country suffers and will suffer from business dislocation in this terrible emergency of European conflict, but the domiemergency lasts is likely to be what was in Lincoln's mind when he spoke of the danger in swapping horses while crossing a stream,

The country is not likely in the coming elections to weaken seriously the President's influence either at home or the United States throughout the war period, and in him rest the world's best hopes of peace as soon as conditions render it advisable for him to again offer his friendly services. He will need the strong and undivided support of his countrymen in order that he may speak at the opportune moment with such

IN THE OLD DAYS.

(Youngstown Vindicator.)

In this campaign upon the part of the discredited Republican organization in Ohio to get back into power from which it was driven some years particularly the voters who pay the taxes, to remember what the record of the party is that seeks another lease on power.

The Columbus Dispatch points out what was the rule in the old days when things were different and in marked contrast with what they are today under Democratic administration of a dollar's worth of good gov ernment for each dollar expended Here's what it says:

"Almost without exception public office was regarded as a private snap Politicians filched everything from school funds to liquor tax. Public work, whether performed by state, county or city, was expected to be and was a cesspool for graft. Right here in Franklin county, county officials enriched themselves by from \$20,000 to \$40,000 a year under the elastic interpretation of laws which were originally enacted in the interest of the machinists of the Repub-

lican party." It was so throughout the state in the days of Republican power, Frankcan recall Republican methods. The state itself had experience in the treasury and institution scandals, and it is necessary now only to point to the recovery of money rightfully be longing to the state, paid back by Republicans, as the evidence of a Republican shortcoming in office at a time when the party stopped at nothing that would ald the organization. Legislation and administration were with a view to their effect in strengthening the organization. Even courts of justice did not escape attention, so strong was the machine method of are 1,000 others who desire to leave of desertion. running affairs in Ohio.

WHERE MEN FAIL. (Franklin News.)

When men use the ballot in the geteven spirit, they fall to measure up to the full stature of true manhood and the high standard of American citizenship. The average American is a lover of fair play, yet he has no patience with the fellow that is sore Handed Out by Running Mates because some fancied grievance or slight received in the distribution of with the spirit of retaliation when entering the booth on election day. When men have no higher conception than this of their duties as members of the body politic, then is the ballot debauched and made an instrument of personal revenge. The person or persons who use this great privilege in this way violate the very spirit and letter of the law conferring universal wuffrage. The man who sells his vote to the highest bidder is generally re and no doubt rightly so. Admitting the elector who sells his vote to be a ques be rated that goes to the polls with malicious intent to get even? Are those who are so governed any higher in the scale of citizenship than those

WANT GOOD ROADS.

who well strictly for cash?

(Timin Advertiser.) The so called good roads plank in the Ohio platform does not meet with the approval of Secretary Caley of the Cleveland Auto club and he does not hesitate to say so having written letters of criticism to both Harding and Willis. Caley, who is a Republican but voices the sentiment of the great majority of good roads advocates in Ohio. The state is rapidly getting the best system of highways in the country and the people who are paying for them desire no interference with the practical and scientific program which the present law contemplates

Maine voters stood by President Wilson and elected a Democratic gov ernor. Ohio has a governor, a United States senator, and seventeen con gressmen, to elect, and will also choose Democrats.

VICTORY IN MAINE IS VERY PLEASING

Percentage of Gain in Democratic Vote Far in Excess of Comined Opposition.

The election in Maine, on the 14th, a which time a State ticket, members of he legislature and Representatives in ongress were elected, is a triumphant indication of President Wilson's adminstration. If "As goes Maine, so goes he Union" be true, Republicans and Progressives who have been railing at he present National Administration can ind absolutely no comfort in the results The returns show that the Democratic Candidate for Governor, Oakley S. Curis, was elected by a majority of 2,700

according to unofficial reports. Not only was candidate for Governor, Curtis, elected, but the Democrats gained bers of the Legislature on joint ballot, the Republicans lose seven and the Progressives lose one. gressmen elected were two Republicans nd one Democrat, being precisely the he same ratio of representation held nant thought of the people while the the State during the last two years. Results further show that the Progressive ote dropped from about 47,000 to 17,-000, the loss going to the Republicans. A further analysis of the vote shows that the Democrats gained in voting strength over 1912 20 per cent, and the combined Republicans and Progressives' gain is nly 1 1-2 per cent.

A single glance should show the full gnificance of these results. Realizing President's influence either at home or abroad. He must remain President of Republican vote and the success of that party would have throughout the nation, Republican orators from all sections the country were poured into the State with the hope that Maine might set a pace for the other States having elections this fall. The outcome is therefore a keen disappointment to the Republican party, not only in Maine but throughout

President Wilson and his administration has been triumphantly vindicated in The sure way to get things done is to prestige that the powers in conflict will this, his first test of strength. If the Republican party had been successful, the g. o. p. would have heralded its success from one end of the land to the other. Democrats are therefore justified in feeling considerable exultation over the outcome, which shows that the great heart of the people is with the President and swells with pride as it views the accom plishments in eighteen months of abso lute Democratic rule. Maine has sent its greeting to Ohio. It is pregnant with suggestion and meaning and Ohio electors will see to it that its magnificent victory for Democratic principle will be duplicated in this State next November.

AMERICANS ABOUT TO QUIT VERA CRUZ

Plans For Evacuation Completed at Washington.

Washington, Sept. 22.-Plans for the evacuation of Vera Cruz were completed at a conference between President Wilson and Secretary Garrison. The latter sent word to General Funston that as soon as the state department could adjust certain questions which had arisen over the payment of funds collected at the customs house and American refugees cared for a date would be fixed for the

departure of the troops. Secretary Garrison expressed the opinion that the troops probably would be able to get away within a fortnight or so. The secretary made it clear that the American govern- System of Leniency Works Well ment would not undertake to care for any of the refugees in Vera Cruz except Americans, Church organizations of other countries, it is presumed, will pay for the transportation of the others, unless foreign governments request relief. General | before the evacuation begins.

STERN REBUKE TO PARTY TRAITORS

of Governor Cox.

"TRUE DEMOCRACY LEAGUE"

Support Declined by Attorney General Hogan, Joseph McGhee and Lieutenant Governor W. A. Greenlund.-Former Charges That the Organization is for the Purpose of Securing Plunder.

Rejection of the professed support of the so called "True Democracy League," which is opposing the re election of Governor James M. Cox in the interest of Congressman Frank B. Willis, the Republican nominee, was made public by Attorney General Tim othy S. Hogan, nominee for United States menator: Lieutenant Governor William Greenlund, renominated, and Joseph McGhee, nominee for attorney general

Coupled with the refusal to accept he tendered assistance are stern re oukes to the politicians composing the eague and the leveling of hostile at tacks upon Harvey C. Garber, v ho seems to be accepted as the directing genius of the organization.

Asked to Come Into Open. It was announced that the candidates upon the state Democratic ticket were a unit in declining to accept the support of the league, which was offered in an official statement put out by former Public Print E. A. Crawford of West Union, was is in charge of the headquarters.

That no credence was placed in the Crawford declaration of friendship is made very clear, the Democratic leaders asserting that there is ample evidence that the league's compact with the Republican state committee is for the whole ticket-

Said to Have Aided Harding. From Republican sources, they say, there is plenty of proof that Garber in addition to supporting Willis in the Republican primary as against David Tod, also aided the senatorial candidacy of Warren G. Harding, whom he supported for governor in 1910 against Harmon.

In his statement of the position which he and his associates have assumed toward the so called Garber-Whitnere movement, Attorney Goneral Hogan said:

"I want it distinctly understood in the beginning that I do not wish the support of a pretended organization of so called Democrats who are fighting any of the nominees of the party selected at the state primary. We all welcome individual votes from any source coming from proper motives without regard to the party to which the voter may belong, but I am not that kind of Democrat who will accept the support of any organization of men who are banded together for purposes of their own, intending to support Mr. Willis in the hope of securing political plunder.

"Best In Union." "Mr. Garber may as well get ready to support the whole Republican ticket. All the Democratic nominees are a unit, and, speaking for myself, I do not want a vote from any man who has been a traitor to the cause of Democracy in Ohio as made since the first inauguration of Governor Harmon. I want the active support of tics who believes, as I believe, that mon and Cox have made this the best

governed state in the Union. "The members of the so called 'True' or 'Glue' Democracy, or whatever better describes it, may as well make up their minds that their fight is with every nominee on the Democratic ticket as well as with the governor. With me the cause is first and

am second." Speaking at Akron, Lieutenant Governor Greenlund declared that the Democrats do not want the support of any faction which is trying to use the hatchet on Governor Cox. The second man on the state ticket expressed the belief that other state and county candidates would be prompt to give expression to similar views.

"Must Support Cox." "So far as I am concerned," said Lieutenant Governor Greenlund, "If they wish to make Governor Cox the issue, they are perfectly welcome. I do not want the support of any league that can not support the governor.' The lieutenant governor said in his

opinion the regular Democrats of the state could not be guided or persuaded by any sugar-coated promises. Assistant Attorney General Joseph McGhee had this to say: "I concede the right of any elector

o vote for whatsoever candidate his conscience dictates. But I deny the claim of anyone to be a Democrat who, by banding together with those whose purposes are purely personal, seeks to overthrow the will of the Democratic party as expressed at the primary. The Democracy of Ohio as a whole entered into the late primary in the utmost good faith and is in honor bound by its results, and in my judgment there can be very few in deed of the rank and file who refuse to accept the expressed will of their party. I do not expect nor do I desire the support of any organization which exists solely for the purpose of defeating any of my associates on the

RESTORE PRISONERS' RATING

United States Army Prison.

Leavenworth, Kan.-Forty-one prisoners at the United States military prison have been restored to the colors under the system now in vogue at the institution. The latest general prisoner to be "graduated" from the dis-300 so called religious refugees there was serving a short term on a charge acter. Am informed by competent au-

The new system of restoring minor

desire to erase the black mark against them and save the disgrace of dishonorable discharge, is proving a success

Unites Ten Elopera In Day. Bristol. Tenn.-Fifteen marriages in hree days is the record of the Rev A. H Burroughs of the Bristol Gretna Green. He married five couples of young elopers from Virginia in one day, four with one ceremony. He has married nearly 5,000 couples

WHY THERE IS NO BOND MARKET.

While it has been generally understood in financial circles why there is no market for bonds and securities at this time, there seems to be some misunderstanding in the rural districts. Recently bond issues in school districts and subdivisions have been offered without bidders. Then the officers have offered the bonds to the state industrial commission, but of course in times of inactivity of the bond market, the industrial commission would be unwise to take over bonds under the law. Furthermore, in most cases the commission is debarred from accepting bonds for the protection of whi a sinking fund has not been established at the same time bonds are issued.

Bond sales which have been projected in the past and advertised according to law in the cities, have met with the same fate, and in similar conduct, the sinking fund trustees in the larger cities have served notice that they will take no more bond issues at pres

In regard to the sale of bonds, the officials who are puzzled would probably be enlightened if they tried to borrow money at their own banks, and would probably secure information if they made a hasty demand even for their own money. Foreign conditions have closed the market for the time be ing for all forms of bonds, stocks, securities and similar investments. Officials having charge of public funds, though authorized by law to make certain investments as a means of aid to public needs, must not cripple their resources at times when there is no market for the securities they might take, in order to temporarily aid a district, township or subdivision. The industrial commission has, however, accepted approximately \$400,000 in bends to date, where the bonds were properly issued in compliance with the law and is still prepared to assist where need is pressing.

INSTRUCTS AMBASSADORS.

Secretary Bryan Tells Diplomate Abroad How to Conduct Affairs. Washington -- Secretary Bryan issued astructions to diplomatic and consular officers of the United States who have been intrusted with the interests of the nations now at war.

Few realize the delicate position of this office, the duties suddenly thrust on them and the consequent amount of labor they are compelled to per-

United States diplomatic and consular officers are serving the interests of Germany, France, Belgium, Russia. Great Britain, Austria and Japan,

In the instructions sent out by Sec retary Bryan the American represent atives are cautioned to not overstep the straight line of their duties for fear it would make the neutrality of the United States appear partial. The instrucevery good citizen regardless of poll- tions said, in part: "Bear in mind the general usages of nations in relation the administrations of Governors Har- to the functions exercised by you on all such occasions."

Further, the instructions added, "The are and protection of the interests of the nations for whom you are acting are based upon the consent of both foreign governments concerned. This onsent may be withdrawn at any time by either or both."

Another instruction, "Bear in mind you are the representative of a neutral power whose attitude toward the parties to the conflict is one of im partial amity.

An explanation by state department fficials of the instructions showed that, in the main, the attitude of the representatives of the United States acting for the belligerents is that of a vehicle of communication; also to protect the property and natives of the nations for whom they are acting. In this connection the instruction

state that before seeking recourse to the raising of the American flag over the embassy, legation or consulate of the nations for whom they are acting as a means of protecting them strong representations should be made to the government in whose territory the property may be located and that necessity may be avoided.

Verdict In Breach of Promise Suit. Toledo, Sept. 23 .- Motion for a new trial in the breach of promise suit brought by Miss Cecelle E. Harris against Harry N. Atwood, avlator, is expected to be made by attorneys for the defendant, following the \$5,000 verdict given the plaintiff by a jury in Judge Emory's court. Miss Harris brought suit for \$50,000.

To the Voters of Mercer County

CRLINA, OHIO, Sept. 15, 1914. Please announce the name of I. F. Raudabaugh as Independent candidate for County Judge, to be voted for at the November election next.

I. F. RAUDABAUGH. Have never held a salaried office. As an Independent candidate I am not under obligation to any sect, creed or political combine, nor have I any promises to any faction or person. My democracy consists in extending to every individual the greatest freedom consistent with good morals and good government, and holding that all men are equal before the law

Read law and was admitted to the practice in Pennsylvania, and then admitted to the practice in Ohio in the vaous courts, where I have had consider thority that I am fully equipped for the place. (Advertisement.)

OHIO'S MODEL PENITENTIARY

State, Under Direction of Governor Cox, Has Taken Long Step Forward in Treatment of Its Delinquent Citizens, Both Old and Young.

M. Cox, the Ohio board of admin- when they are released. istration and Preston E. Thomas. the new-idea warden of the Ohio pen-Rentiary, Ohio's state prison, once notorious, has become noted throughout the country for its advanced methods

"While we operate the penitentiary on a business basis," says Governor Cox, "we only want to save men Money is not our object, and as I have said before, 'The state of Ohio' does not want to coin gold out of the tears of unfortunates."

This is the predominating idea in making men out of as many of the 1,675 prisoners as are susceptible for reformation, and at the same time the administration of Governor Cox is saving the taxpayers many thousands of dollars every year, when compared with former administrations.

Half a dozen measures passed upon the recommendation of Governor Cox



PRESTON E. THOMAS. New-Idea Warden Ohio Penitentiary.

at the last regular session of the legislature were for the benefit of humanfor a day school at the penitentiary; for compensation for prisoners' labor;

mentally, Governor Cox caused to be some institution, or placed in a priintroduced and passed the bill provid- vate family, where proper home training for a day school at the state pris- ing can be had. on, the first in the history of the institution. The school system has been

UE to efforts of Governor James | them for a better place in society Thousands of dollars a year are

saved the taxpayers through the operation of the prisoners' compensation iaw, which in a large measure assists financially the dependents of men incarcerated in the Ohio penitentiary, of dealing with the so-called criminal and in numerous cases makes aid from charitable organizations or from counties unnecessary. Governor Cox's progressive ideas

were expressed in House Bill No. 612, passed at his recommendation by the Eightieth general assembly, which gave the Ohio board of administration authority to devise a plan of payment for the labor of prisoners. The prisoners are paid a small wage for their the new method of administering the labor, all of which is now given to the affairs of the big penitentiary in Co- state, instead of a contractor, as unlumbus, where Warden Thomas is der the old system. Ninety per cent of a prisoner's earnings is sent to his dependents, and while the amount is comparatively small, it comes as a God-send to the wife and children, who were deprived of support when the prison gates clanged behind their breadwinner. Ten per cent is allowed to stand until the prisoner is finally

released. But the new prison farm in Madison county, made possible through the efforts of Governor Cox, marks the greatest forward step ever made in Ohio in handling transgressors of the laws. It has been pointed out that men can not be reformed and made natural amid unnatural surroundings. With this in mind, Governor Cox recommended the new prison farm, which, when in full operation, with the prison buildings erected, will be cited as the model prison of the coun-

The indeterminate sentence law, passed upon the recommendation of Governor Cox, is a step forward in penal affairs that has the hearty approval of the advanced thinkers among the penologists. It is just and fair to prisoner and society as well. Unless the investigation conducted under the laws governing the discharge of a man serving an indeterminate sentence show him worthy and fit to return to the free world, he is detained until he shows moral and mental improvement sufficient to warrant his lease on parole.

Governor Cox did not overlook the juvenile offender, from the ranks of whom is recruited the great majority of the penitentiary population. He ity. These included the bill providing caused to be passed a law providing for the establishment of a bureau of juvenile research, which will decide for the new penitentiary farm; for the the final disposition of every case arisindeterminate sentence and for the ing in the juvenile courts of the state. establishment of a bureau for juvenile This bureau acting upon the results of modern psychological tests and With the idea that a man can be other examinations, will decide whethimproved morally by improving him er the child should be committed to

These and many other measures for society's and humanity's benefit, urged worked out by Warden Thomas, and by and adopted at the recommenda-300 prisoners, most of them, illiterate tion of Governor Cox since he assumed when received, are acquiring an ele-the office, have caused widespread mentary education, which, together favorable comment, and his progreswith the religious and industrial train- sive plans are being watched by the ing afforded every inmate, is fitting authorities of other states.

OHIO'S RURAL CREDIT SYSTEM

Building and Loan Associations Lend Money to Farmers at Low Interst Rates-Other States May Adopt Similar Plan.

of building and loan associations, under the direction of James A. Devine, comes as close to the people as any other department of state govern- details as to whether they make loans ment, yet does not take a cent from on farms, how many they have made, the pockets of the tax payers for its and for what amounts. Responses

\$35,000 a year. lative action, made this bureau a separate department, about \$27,000 of 5,600 mortgage loans, representing in this amount came from the taxpayers money more than \$12,000,000. state more than \$13,000. In addition ing homes. to this, there is another fee based on ating expenses of the bureau.

At the beginning of 1913 there were \$12,000,000, the total assets last year being \$225,000,000.

portant items in the reports is that tion of Governor Cox.

******************* N its work of supervising the busi- referring to loans on farms made by ness of all building and loan asso- building and loan associations. These ciations in Ohio, the state bureau reports indicate that Ohio is far in the lead of all other states of the Union in the development of a rural credit system.

Devine asked the associations for operating expenses, amounting to show that in all but half a dozen counties out of the eighty-eight in Ohio Before Governor Cox, through legistions that lend money on farms.

through the general fund. This year, By his active interest in the manbowever, it is self-sustaining, so far agement of building and loan associaas the taxpayers are concerned, as tions, by his recommendations to the the building and loan associations legislature of laws to protect deposof the state support it. Under the iters and his close supervision of the associations through the state bureau, provisions of a bill passed last year, Governor Cox has accomplished a woneach association must pay a fee of derful work in safeguarding the sav-\$20 with the filing of its annual reings of thousands of small depositors, port, which this year will net the especially the farmers, who are buy-

And all this is now done without the assets of the associations, which taking one cent from the pockets of will bring the total revenue up to the taxpayers for the maintenance of more than enough to pay all the oper- the state bureau of building and loan associations. This is made possible by the splendid efforts of Governor 649 building and loan associations in Cox, who is being commended not Ohio, and the year 1914 started off only by the thousands of Ohioans, with 665, an increase of 16. The aver- who are receiving the benefits of his age annual increase in assets is about thoughtfulness, but by state officials and building and loan association officials of other states, who recognize One of the most interesting and im- the progressiveness of the administra-

for all our graduates. Bookheeping. Panking, Shorthand, Inpewseting Stenotypy Cevel Service Court Reporting Salesmanship taught by experts We can save you the cost of board Students enter every Monday Write to day for free catalo Blies College Columbus O.